

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

GARY A RUTHERFORD
RACHAEL A RUTHERFORD
Debtor(s)

Case No. 06-02093

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2006.
- 2) The plan was confirmed on 05/17/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2009.
- 5) The case was completed on 03/03/2011.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,250.00.
- 10) Amount of unsecured claims discharged without payment: \$35,214.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$28,445.00
Less amount refunded to debtor	\$65.00

NET RECEIPTS: \$28,380.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,489.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,370.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,859.25

Attorney fees paid and disclosed by debtor: \$1,011.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
B REAL LLC	Unsecured	3,620.00	3,749.57	3,749.57	601.09	0.00
B REAL LLC	Unsecured	6,160.00	6,142.72	6,142.72	984.74	0.00
CAPITAL ONE AUTO FINANCE	Secured	11,590.00	11,589.11	11,589.11	11,589.11	2,071.89
CAPITAL ONE BANK	Unsecured	5,350.00	5,544.57	5,544.57	888.85	0.00
CAPITAL RECOVERY ONE	Unsecured	450.00	437.58	437.58	70.15	0.00
CREDIT FIRST NA	Unsecured	750.00	787.87	787.87	126.30	0.00
ECAST SETTLEMENT CORP	Unsecured	2,990.00	2,978.35	2,978.35	477.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,100.00	1,171.69	1,171.69	187.83	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	223.10	223.10	35.77	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	251.38	251.38	40.30	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	1,164.19	1,164.19	186.63	0.00
FIA CARD SERVICES	Unsecured	1,090.00	3,722.16	3,722.16	669.99	0.00
HOME DEPOT	Unsecured	3,540.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	6,933.40	6,933.40	1,111.49	0.00
IRWIN HOME EQUITY	Secured	1,205.00	1,205.00	1,205.00	1,205.00	0.00
IRWIN HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,900.00	4,052.03	4,052.03	649.58	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,270.00	3,359.55	3,359.55	538.57	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	NA	NA	NA	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	NA	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	700.00	734.29	734.29	117.71	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,725.00	1,771.42	1,771.42	283.98	0.00
ROUNDUP FUNDING LLC	Unsecured	680.00	748.08	748.08	119.92	0.00
ROUNDUP FUNDING LLC	Unsecured	795.00	969.80	969.80	155.47	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	21,467.03	21,467.03	702.31	0.00
WELLS FARGO HOME MTGE	Secured	2,957.00	2,706.61	2,706.61	2,706.61	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,911.61	\$3,911.61	\$0.00
Debt Secured by Vehicle	\$11,589.11	\$11,589.11	\$2,071.89
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,500.72	\$15,500.72	\$2,071.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,208.78	\$7,948.14	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,859.25</u>	
Disbursements to Creditors	<u>\$25,520.75</u>	
TOTAL DISBURSEMENTS :		<u>\$28,380.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.